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July 6, 2007

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RE: U.S. Patent Application Serial No.: 10/777,586
Entitled: SYSTEMS AND METHODS FOR IMPLEMENTING AN
INTEREST-BEARING INSTRUMENT
Inventor: Roger Howard Williams III
Attorney Docket No.: 07-1087
Our File Ref. No.: 99900-00000

Dear Sir:

In reference to the above-captioned application, enclosed herewith are the following:

1. Transmittal Form (1 page);
2. Amendment (8 pages);
3. Return postcard (1 page).

The Commissioner is hereby authorized to charge any deficiencies or credit any overpayment related to this submission to Deposit Account Number 50-0979.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Steven I. Wallach".

Steven I. Wallach

Registration No. 35,402

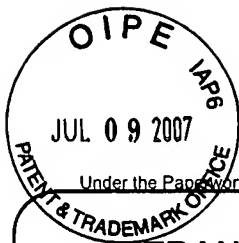
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Enclosures

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Steven A. Cobb

Date: July 6, 2007



PTO/SB/21 (04-07)

Approved for use through 09/30/2007. OMB 0651-0031

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**TRANSMITTAL
FORM**

(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission

10

Application Number

10/777,586

Filing Date

February 12, 2004

First Named Inventor

Roger Howard Williams III

Art Unit

3692

Examiner Name

Subramanian, Narayanswamy

Attorney Docket Number

07-1087

ENCLOSURES (Check all that apply)

| | | |
|---|---|---|
| <input type="checkbox"/> Fee Transmittal Form | <input type="checkbox"/> Drawing(s) | <input type="checkbox"/> After Allowance Communication to TC |
| <input type="checkbox"/> Fee Attached | <input type="checkbox"/> Licensing-related Papers | <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences |
| <input checked="" type="checkbox"/> Amendment/Reply | <input type="checkbox"/> Petition | <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) |
| <input checked="" type="checkbox"/> After Final | <input type="checkbox"/> Petition to Convert to a Provisional Application | <input type="checkbox"/> Proprietary Information |
| <input type="checkbox"/> Affidavits/declaration(s) | <input type="checkbox"/> Power of Attorney, Revocation | <input type="checkbox"/> Status Letter |
| <input type="checkbox"/> Extension of Time Request | <input type="checkbox"/> Change of Correspondence Address | <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): |
| <input type="checkbox"/> Express Abandonment Request | <input type="checkbox"/> Terminal Disclaimer | Return Postcard |
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| <input type="checkbox"/> Certified Copy of Priority Document(s) | <input type="checkbox"/> CD, Number of CD(s) _____ | |
| <input type="checkbox"/> Reply to Missing Parts/Incomplete Application | <input type="checkbox"/> Landscape Table on CD | |
| <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53 | | |
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

| | | | |
|--------------|---------------------|----------|--------|
| Firm Name | Dilworth Paxson LLP | | |
| Signature | | | |
| Printed name | Steven I. Wallach | | |
| Date | July 6, 2007 | Reg. No. | 35,402 |

CERTIFICATE OF TRANSMISSION/MAILING

I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below:

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|-----------------------|-------------|------|--------------|
| Signature | | | |
| Typed or printed name | Steven Cobb | Date | July 6, 2007 |

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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Attorney Docket No. 07-1087

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Roger Howard WILLIAMS III

Serial No.: 10/777,586

Group No.: 3692

Filed: February 12, 2004

Examiner: Subramanian, Narayanswamy

For: SYSTEMS AND METHODS FOR IMPLEMENTING AN INTEREST-BEARING INSTRUMENT

**Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450**

Dear Sir:

AMENDMENT UNDER 37 C.F.R. § 1.116 IN RESPONSE TO ACTION OF APRIL 6, 2007

This responds to the Office action mailed April 6, 2007. Please amend the present application as follows: